

Revamped Credit Structure of the Bank - Overview of LCUs

- **AIMING at enhanced customer satisfaction**
 - **Through improved service delivery**

NEED FOR A REVAMPED CREDIT STRUCTURE:

- ❖ In order to ensure better & efficient management of large borrowers and personalized/speedy delivery of services to this segment, the Bank has established Large Credit Units, popularly known as LCUs - across all Zones.
- ❖ The LCUs have been entrusted with handling all matters related to borrowers having credit exposures with aggregate limits of Rs.5 crores and above from the Bank.

BENEFITS FOR OUR BORROWERS:

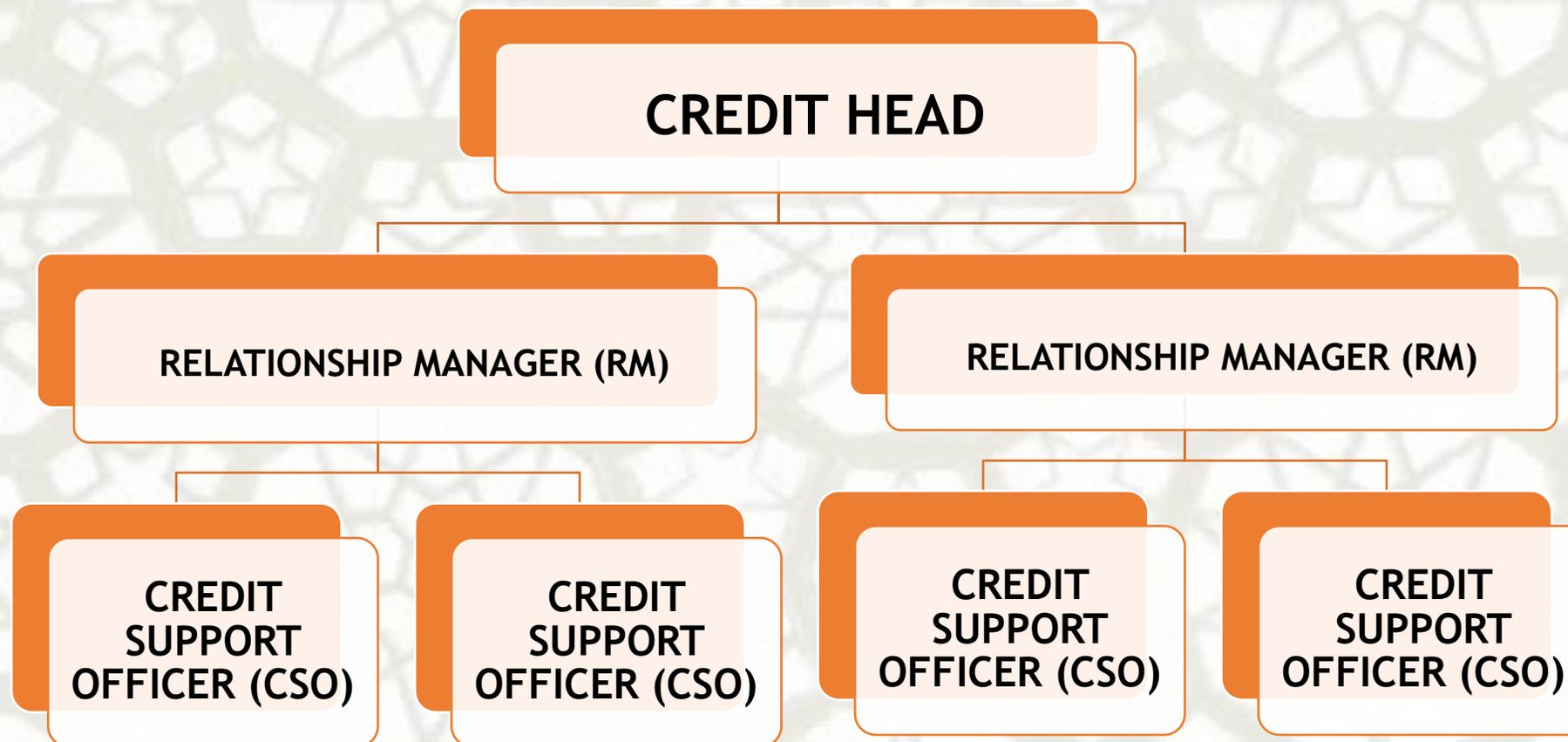
- ❖ Personalized Services for all banking needs.
- ❖ All Banking Services under single roof
- ❖ Better Customer experience by borrowers.
- ❖ HNI status to customers
- ❖ Faster credit delivery through reduced TAT.
- ❖ Better customer relationship management through dedicated Relationship Managers (RM) for facilitating all banking needs - be it deposit related, credit related or any other routine banking service.

BENEFITS OF REVAMPED CREDIT STRUCTURE FOR OUR BORROWERS

(Contd.):

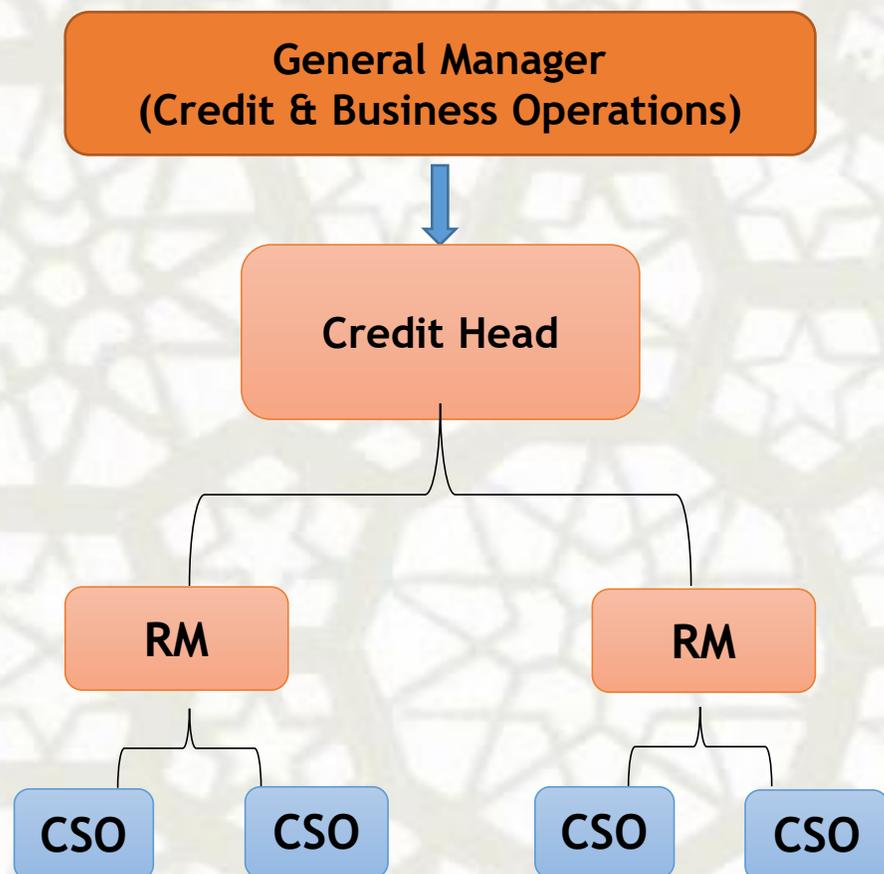
- ❖ **Preferential Treatment Through Priority Based Services - No Need To Wait In Queues For Any Banking Service.**
- ❖ **Financial Advising By Dedicated RM**
- ❖ **Improved infrastructure with excellent ambience and comfort is envisaged to be created in the near future for delivering Privileged Banking Experience to LCU customers.**

STRUCTURE OF AN LCU:



***CREDIT HEAD shall be Incharge of Multiple LCUs**

ADMINISTRATIVE HIERARCHY/ ESCALATION MATRIX UNDER LCU STRUCTURE :



The Grid shows the hierarchy in terms of administrative control with General Manager (Credit & Business Operations) being on the top and CSOs at the base level.

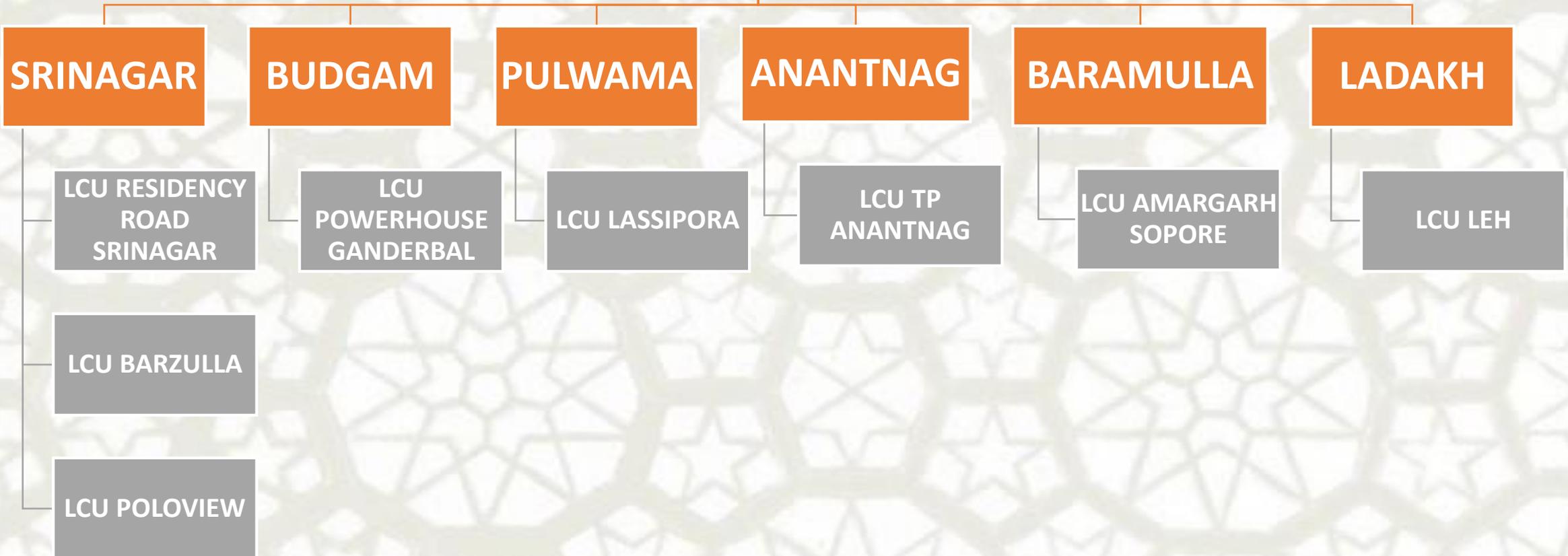
The borrower under LCU structure can escalate issues as per this hierarchy.

Besides the usual hierarchy/escalation matrix in the LCU chain- which reaches upto the level of General Manager (C&BO), a Grievance Redressal Mechanism is being put in place wherein grievances not addressed to the satisfaction of LCU borrowers or remaining unaddressed shall be escalated to the top level in the Bank.

*** No. of CSOs shall depend on business requirement**

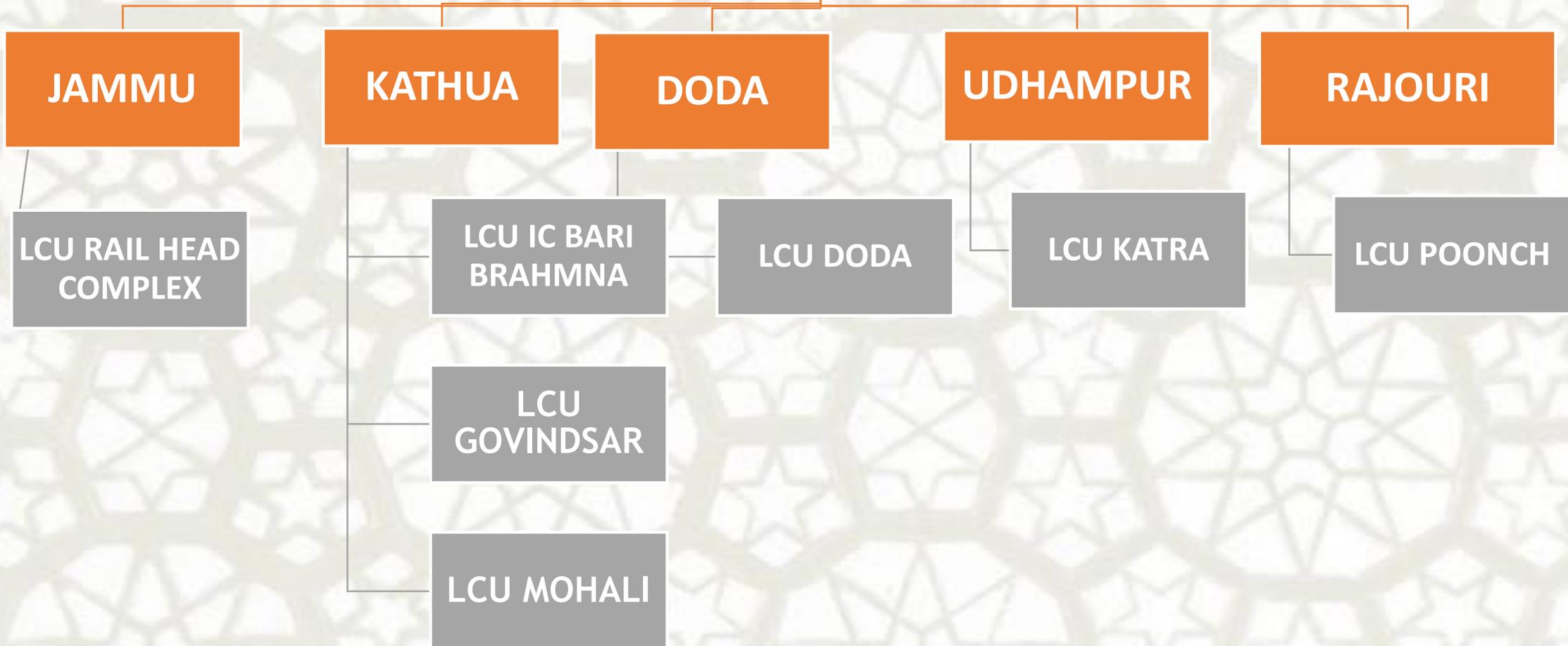
LCUs DESIGNATED BY THE BANK:

KASHMIR

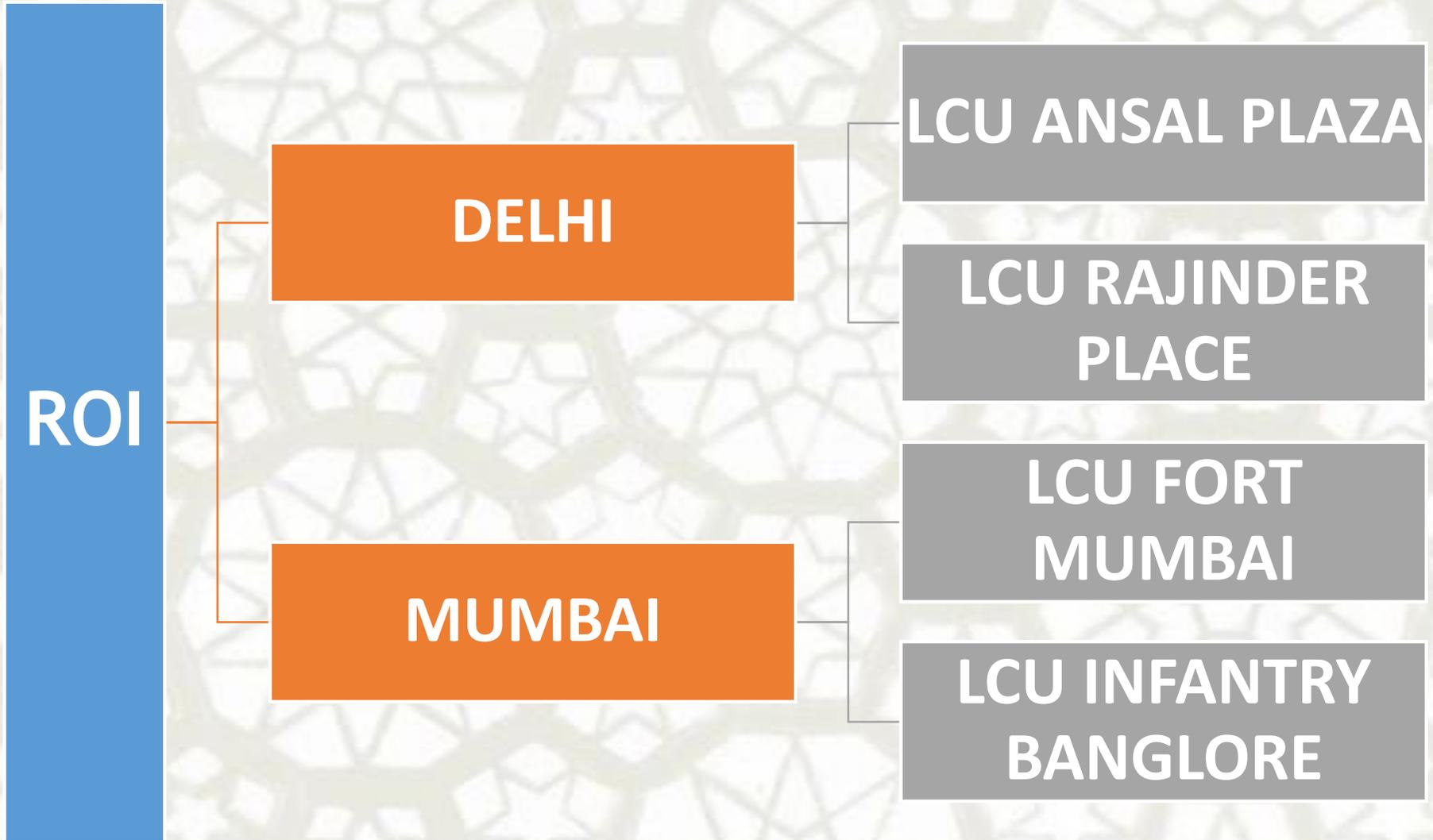


LCUs DESIGNATED BY THE BANK:

JAMMU



LCUs DESIGNATED BY THE BANK:



DETAILS OF CREDIT HEADS:

□ The following officials have been designated as Credit Heads of the LCUs shown against their names:

DIVISION	Name of the LCU	Credit Head
DELHI	ANSAL PLAZA	Mr. Harshad Singh
	RAJINDER PLACE	
JAMMU	RAIL HEAD COMPLEX JAMMU	Mr. Lalit Prakash
	IC BARI BRAHMANA	
	GOVINDSAR	
	MOHALI	
	POONCH	
	DODA MAIN	
	KATRA MAIN	

DIVISION	Name of the LCU	Credit Head
MUMBAI	INFANTRY ROAD	Mr. Zahur Qanungo
	FORT MUMBAI	
KASHMIR	POLOVIEW	Mr. Nasir John Tak
	AMARGARH SOPORE	
	ANANTNAG	
	LEH	
	POWERHOUSE GANDERBAL	
	RESIDENCY ROAD SGR	Mr. Shamim Ahmad
	BARZULLA	
	LASSIPORA	



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